



Minnesota Housing Loan Commitment System – 1003 Upload

10/18/14

Get Ready

- **What's new with HDS 12?**
 - Always single left click
 - The system does not allow double-click selection
 - “Program Choice” eliminated
 - Lenders are directed to program selection menu
 - “Origination Tab” is required at commitment
 - Previously required after initial commitment
 - Arrows replace plus signs
 - Expanded program choices now opened using arrows

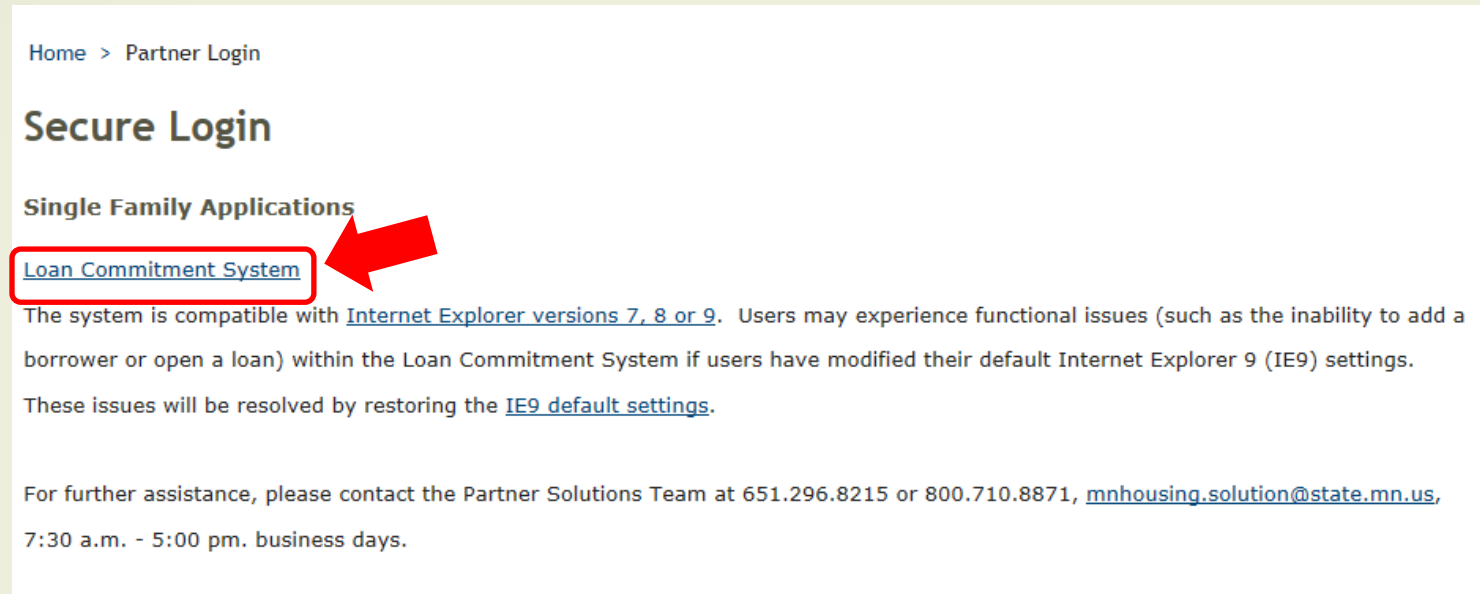
Get Ready

- **Attend program training**
 - Lender online commitment success relies on Minnesota Housing program knowledge
- **Get User ID and Password from Web Administrator**
 - The Web Administrator is the online access gatekeeper at your company
- **Check compatibility**
 - Internet Explorer only



Get Ready

- Go to www.mnhousing.gov
 - Click “Partner Login” in the top navigation
 - Click on “Loan Commitment System”



Home > Partner Login

Secure Login

Single Family Applications

[Loan Commitment System](#)

The system is compatible with [Internet Explorer versions 7, 8 or 9](#). Users may experience functional issues (such as the inability to add a borrower or open a loan) within the Loan Commitment System if users have modified their default Internet Explorer 9 (IE9) settings. These issues will be resolved by restoring the [IE9 default settings](#).

For further assistance, please contact the Partner Solutions Team at 651.296.8215 or 800.710.8871, mnhousing.solution@state.mn.us, 7:30 a.m. - 5:00 pm. business days.

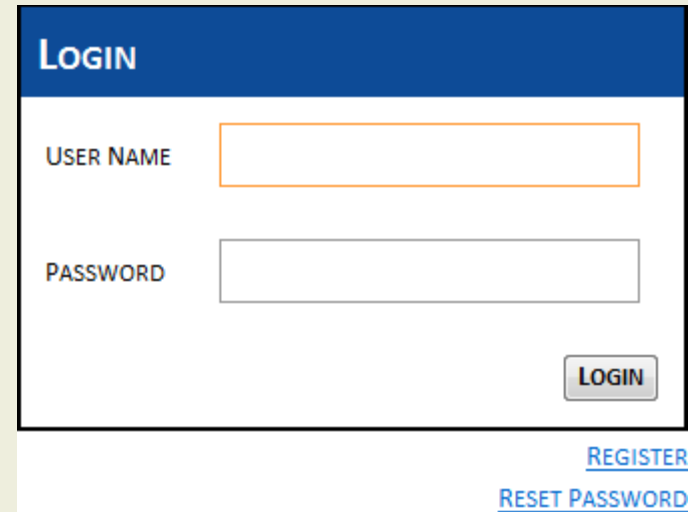
Loan Commitment (Lock) Period

- Loans must be **delivered** within:
 - **Start Up** - 60 days*
 - **Step Up/MCC** - 45 days*
- **No new loan commitments**
 - Monday-Friday from 8-10 a.m.
 - Fridays and holidays (next business day) from 5 pm-10 am

** Lending partners can extend commitments on Forms Generator. Fees may apply.*

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- Login with **User Name** and **Password** (sent from your company's Web Administrator)
- User will be prompted to change password every **180 days**



The image shows a web form for logging in. It has a blue header with the word "LOGIN" in white. Below the header, there are two input fields: "USER NAME" and "PASSWORD". To the right of the "PASSWORD" field is a grey button labeled "LOGIN". Below the "LOGIN" button, there are two blue links: "REGISTER" and "RESET PASSWORD".

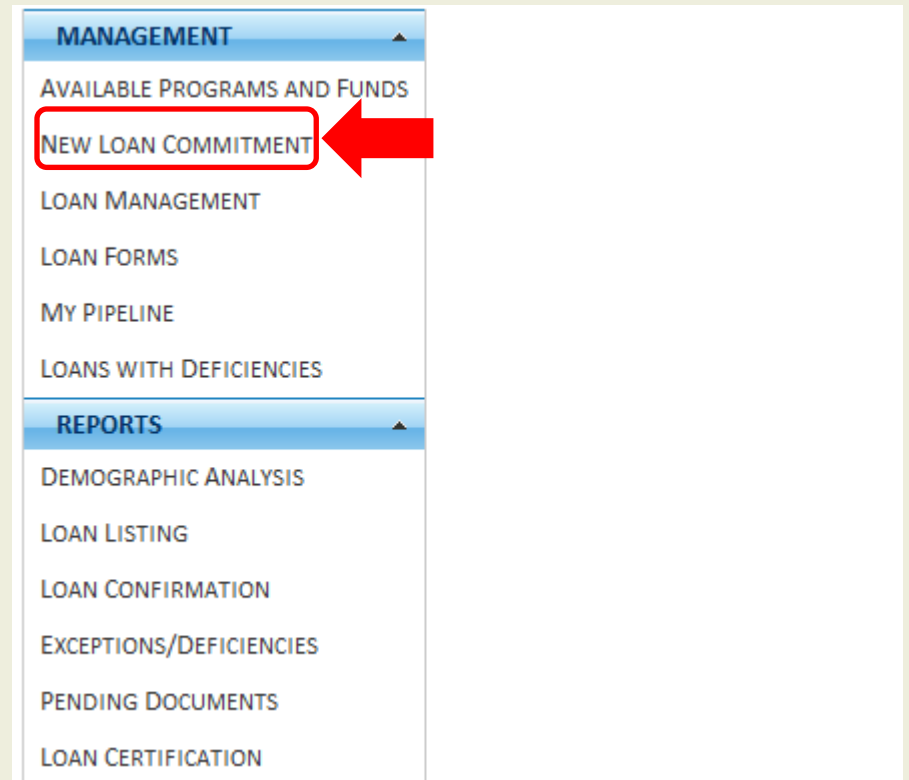
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- Click on “Single Family Web Management”



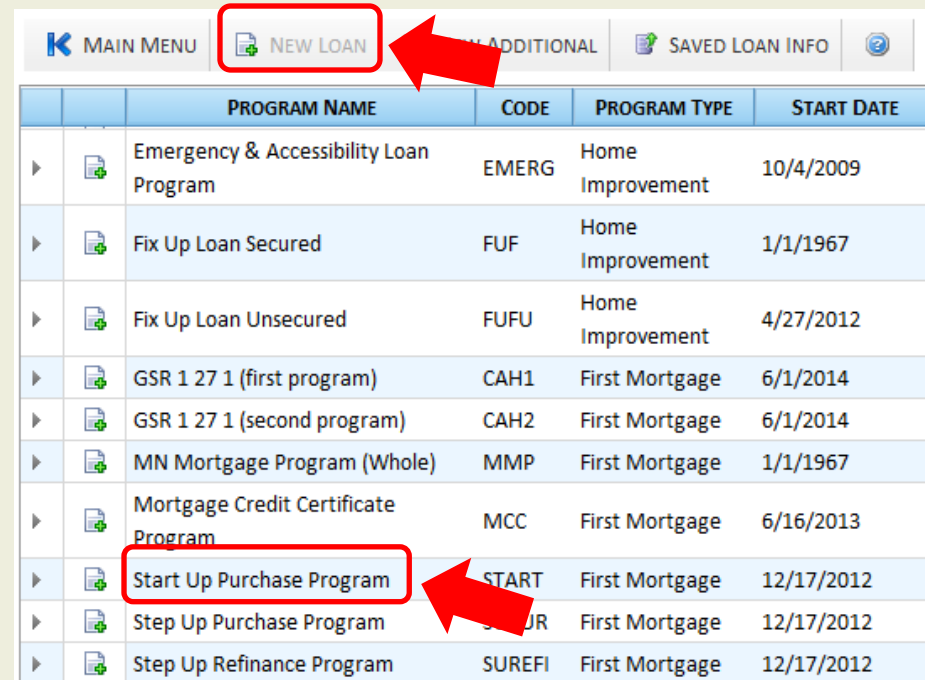
1003 Upload

- Click on “New Loan Commitment”



1003 Upload

- **Single** left click on the correct program name
- Next, “New Loan” will become a live field
—Click “New Loan”



K MAIN MENU		NEW LOAN		NEW ADDITIONAL		SAVED LOAN INFO			
		PROGRAM NAME	CODE	PROGRAM TYPE	START DATE				
▶		Emergency & Accessibility Loan Program	EMERG	Home Improvement	10/4/2009				
▶		Fix Up Loan Secured	FUF	Home Improvement	1/1/1967				
▶		Fix Up Loan Unsecured	FUFU	Home Improvement	4/27/2012				
▶		GSR 1 27 1 (first program)	CAH1	First Mortgage	6/1/2014				
▶		GSR 1 27 1 (second program)	CAH2	First Mortgage	6/1/2014				
▶		MN Mortgage Program (Whole)	MMP	First Mortgage	1/1/1967				
▶		Mortgage Credit Certificate Program	MCC	First Mortgage	6/16/2013				
▶		Start Up Purchase Program	START	First Mortgage	12/17/2012				
▶		Step Up Purchase Program	SUPUR	First Mortgage	12/17/2012				
▶		Step Up Refinance Program	SUREFI	First Mortgage	12/17/2012				

1003 Upload

1. Select the correct office
2. **Single** left click on the arrow next to the correct product
 - The selection will be green
 - Product and program name
3. **Single** left click on the correct product
 - Choose the correct program (*with or without an assistance loan*)
 - “New Loan” will become live
4. Click “New Loan”

The screenshot shows the '1003 Upload' interface. At the top, there are navigation buttons: 'MAIN MENU', 'PREVIOUS', and 'NEW LOAN' (which is highlighted with a red box). Below these are dropdown menus for 'PROGRAM' (set to 'Start Up Purchase Program') and 'LENDER' (set to 'Test Bank').

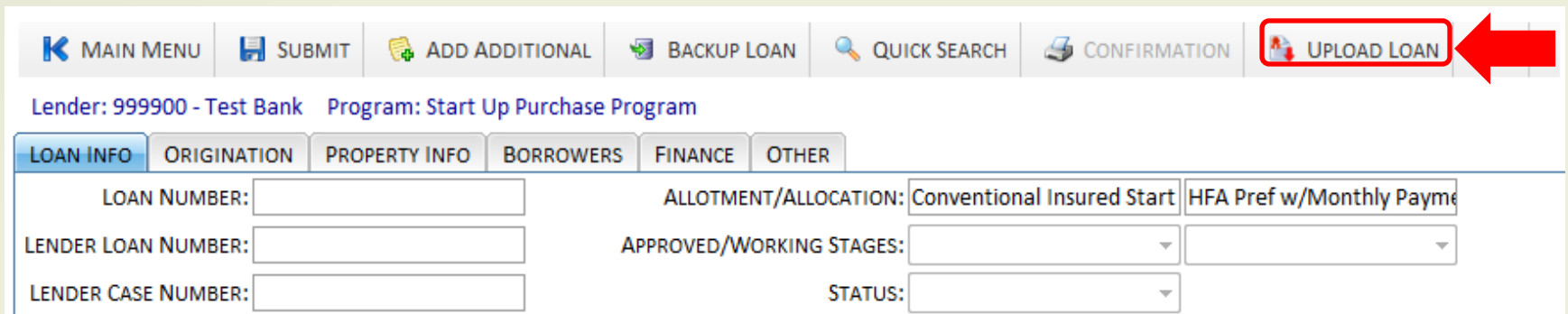
A 'Validation Summary' section follows, with red text indicating required fields: 'Loan: Lender/Originator is required.' and 'Funds: Funds Allotment and/or Funds Allocation is required for the Program Manual Allotment'. Below this is a section for 'FUNDS BY PROGRAM:' with a green text note: 'Row with green text: Funds Allocation is required'.

The main table has columns: 'ALLOTMENT NAME', 'PRIORITY', 'CURRENT FUNDS', and 'AVAILABLE FUNDS'. The first row is 'Conventional Insured Start Up (FFY 2014)' with a green checkbox and green text, showing '\$80,000,000.00' current funds and '\$61,147,833.33' available funds. Below this is a sub-table with columns: 'ALLOCATION NAME', 'PRIORITY', 'CURRENT FUNDS', and 'AVAILABLE FUNDS'. The sub-table has four rows, all with a priority of 1 and current funds of '\$20,000,000.00'. The last row, 'HFA Pref w/Monthly Payment Loan', is highlighted with a red box. Below the sub-table is another row: 'Conventional Uninsured Start Up' with green text, showing '\$125,150,000.00' current funds and '\$100,000,000.00' available funds.

ALLOTMENT NAME	PRIORITY	CURRENT FUNDS	AVAILABLE FUNDS
Conventional Insured Start Up (FFY 2014)		\$80,000,000.00	\$61,147,833.33
HFA Pref 1st Mortgage Only	1	\$20,000,000.00	
HFA Pref w/Deferred Payment Loan	1	\$20,000,000.00	
HFA Pref w/HOME HELP Loan	1	\$20,000,000.00	
HFA Pref w/Monthly Payment Loan	1	\$20,000,000.00	
Conventional Uninsured Start Up		\$125,150,000.00	\$100,000,000.00

1003 Upload

- Click “Upload Loan”



MAIN MENU SUBMIT ADD ADDITIONAL BACKUP LOAN QUICK SEARCH CONFIRMATION **UPLOAD LOAN**

Lender: 999900 - Test Bank Program: Start Up Purchase Program

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS FINANCE OTHER

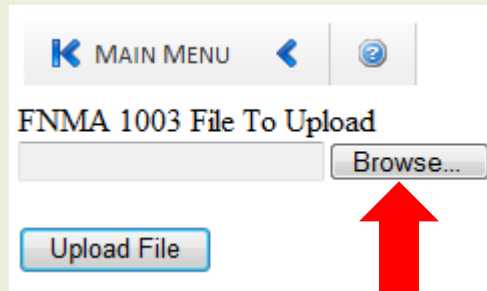
LOAN NUMBER: ALLOTMENT/ALLOCATION: Conventional Insured Start HFA Pref w/Monthly Payme

LENDER LOAN NUMBER: APPROVED/WORKING STAGES:

LENDER CASE NUMBER: STATUS:

1003 Upload

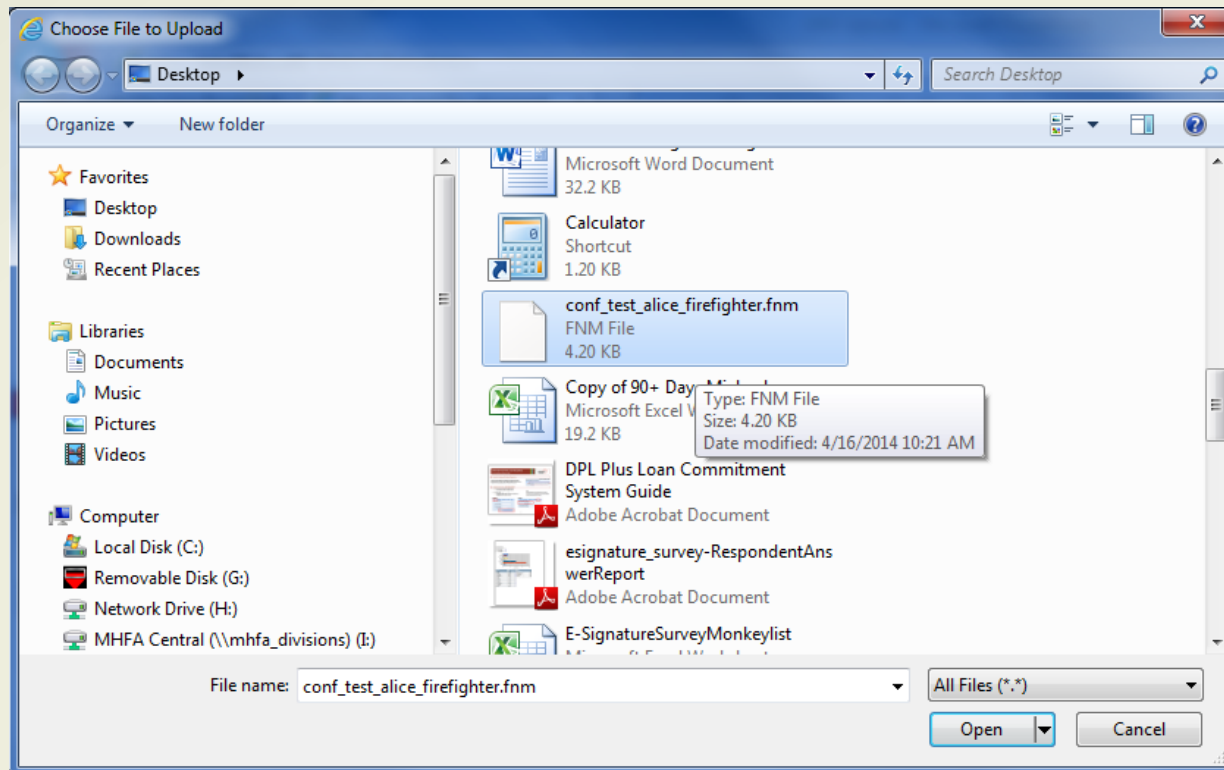
- Browse and choose the correct file. File must be in the Fannie Mae .fnm format to upload.



The screenshot shows a web interface for uploading an FNMA 1003 file. At the top, there is a navigation bar with a blue 'K' icon, the text 'MAIN MENU', a back arrow, and a help icon. Below this, the title 'FNMA 1003 File To Upload' is displayed. Under the title is a text input field and a 'Browse...' button. A large red arrow points to the 'Browse...' button. Below the input field is an 'Upload File' button.

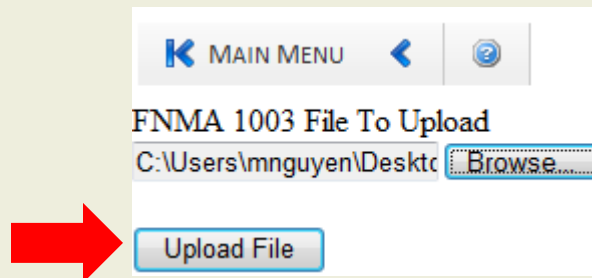
1003 Upload

- Open the correct file



1003 Upload

- Click “Upload File”



1003 Upload

Loan Info

- Complete and verify all information
 - Note: Be sure to click on calculator icon for P&I payment
 - “Initiative” should **only** be chosen if using Deferred Payment Plus

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	OTHER
LOAN NUMBER:			ALLOTMENT/ALLOCATION:	Conventional Insured Start	HFA Pref w/Monthly Payme
LENDER LOAN NUMBER:			APPROVED/WORKING STAGES:		
LENDER CASE NUMBER:			STATUS:		
COMMITMENT DATE:			Ⓢ ESTIMATED CLOSING DATE:		
INITIATIVE:			Ⓢ LOAN AMOUNT:		\$0.00
Ⓢ INTEREST RATE:	5.0000 %		Ⓢ TERM IN MONTHS:		0
Ⓢ AMORTIZATION:	Fixed Rate		P&I:		\$0.00
			Ⓢ PURCHASE PRICE:		\$0.00
Ⓢ LOAN TYPE:			ADDITIONAL ACQUISITION COST:		\$0.00
			ACQUISITION PRICE:		\$0.00


1003 Upload

Origination Tab

- Complete and verify all information
 - Select the correct loan officer

LOAN INFO ORIGINATION PROPERTY INFO BORROWERS FINANCE OTHER

LENDER: Test Bank LENDER CITY: Saint Paul

 LOAN OFFICER: OFFICER ASSIGNED DATE:

LOAN PROCESSOR: PROCESSOR ASSIGNED DATE:

DATES

EXPIRATION:

CANCEL:

REJECTED:

1003 Upload

Property Info

- Complete and verify all information
 - In the “City” dropdown select the correct city/county combo
 - Census Tract **is** required – enter “9999.99” in the first box

The screenshot shows the 'PROPERTY INFO' tab of a 1003 form. Red boxes and arrows highlight specific fields: the 'CITY' dropdown menu, the 'CENSUS TRACT' field (containing a period), and the 'ZIP CODE' field (containing a dash). The form includes the following fields:

- LOAN INFO
- ORIGINATION
- PROPERTY INFO**
- BORROWERS
- FINANCE
- OTHER

Fields in the 'PROPERTY INFO' section:

- ZIP CODE: -
- ADDRESS:
- CITY: [Red box around dropdown menu]
- COUNTY:
- STATE:
- CENSUS TRACT: . [Red box around field]
- TARGET / NON TARGET:
- LEGAL DESCRIPTION:
- VALUE AMOUNT: \$0.00
- VALUATION METHOD:
- BUILDING TYPE:
- YEAR BUILT:
- CATEGORY:
- NUMBER OF UNITS: 1
- TITLE TO BE HELD AS:

Borrowers Tab

- **Single** click on “Borrower” and then click “Edit”

LOAN INFO		ORIGINATION		PROPERTY INFO		BORROWERS		FINANCE		OTHER	
	TYPE	LAST NAME	FIRST NAME	MI	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE		
Borrower											

EDIT

ADD

DELETE

1003 Upload

Borrower Tab

- Complete and verify all information
 - Complete all of the applicable fields

The screenshot shows the 'Borrower Tab' of a 1003 form upload interface. A large red rounded rectangle highlights the top section containing personal and identification fields. A smaller red rectangle highlights the bottom section containing credit-related fields. The 'OK' button at the bottom center is also highlighted with a red square.

Highlighted Fields:

- Top Section (Personal/ID Info):**
 - TYPE: Borrower
 - OWNER TYPE: Individual
 - LAST NAME: [Text Field]
 - FIRST NAME: [Text Field]
 - MIDDLE INITIAL: [Text Field]
 - SOCIAL SECURITY: [Text Field]
 - DATE OF BIRTH: [Text Field]
 - AGE: [Text Field]
 - SEX: [Dropdown]
 - MARITAL STATUS: [Dropdown]
 - ON TITLE: ☐
 - FIRST TIME BUYER: ☐
 - RACE: ☐ WHITE ☐ ASIAN ☐ BLACK OR AFRICAN AMERICAN ☐ AMERICAN INDIAN OR ALASKAN NATIVE ☐ NATIVE HAWAII OR OTHER PACIFIC ISLAND
 - ETHNICITY: [Dropdown]
- Bottom Section (Credit Info):**
 - COUNSELING CLASS COMPLETED: [Text Field]
 - CREDIT SCORE: [Text Field] 0
 - CREDIT REPORT AGENCY: [Dropdown]
 - CREDIT REPORT DATE: [Text Field]
 - HOME PHONE: () - [Text Field]

Buttons: OK, CANCEL

1003 Upload

Additional Borrower(s)

- Complete and verify all information for any additional borrowers

LOAN INFO		ORIGINATION		PROPERTY INFO		BORROWERS		FINANCE		OTHER	
	TYPE	LAST NAME	FIRST NAME	MI	DATE OF BIRTH	SEX	MARITAL STATUS	RELATIONSHIP	CREDIT SCORE		
	Borrower										

EDIT

ADD

DELETE

1003 Upload

Borrower Tab

- Complete and verify all information
 - Dependents under 18
 - Other Dependents – over the age of 18
 - Disabled Household – *if applicable*
 - **Program** Total HH Income – *annual income*
 - *Please edit for program household income*

① HOUSEHOLD SIZE:	<input type="text"/>	① DEPENDENTS UNDER 18:	<input type="text" value="0"/>
① OTHER DEPENDENTS:	<input type="text" value="0"/>		
DISABLED HOUSEHOLD:	<input type="checkbox"/>		
① PROGRAM TOTAL HH INCOME:	<input type="text" value="\$0.00"/>		

1003 Upload

Finance Tab

- Verify all information for Housing Expense, DTI, LTV, and CLTV.

[illegible]

1003 Upload

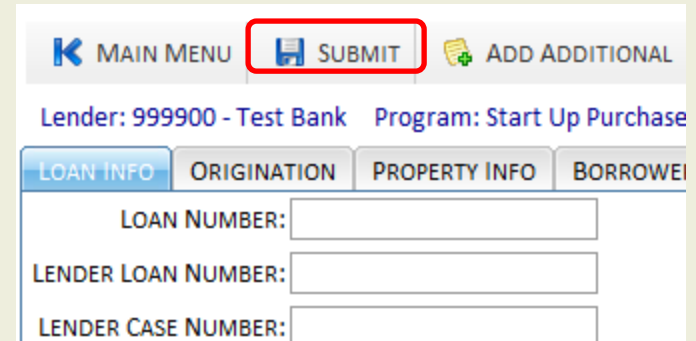
Other Tab

- Personal Property in Transaction
 - Enter “No”
- For Deferred Payment Plus loans only
 - Housing Ratio 28% or above
 - (Y or N)
 - Housing Ratio
 - Must enter a number e.g. (XX.XX)

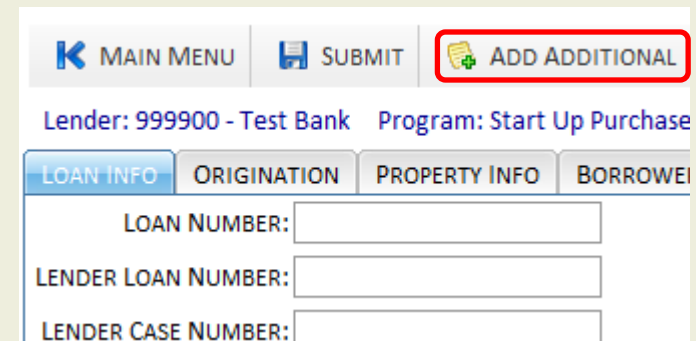
LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	OTHER
HOUSING RATIO 28% OR ABOVE Y/N			<input type="text"/>		
HOUSING RATIO			<input type="text"/>		
HFA PREFERRED RISK SHARING Y/N			<input type="text"/>		
PERS. PROPERTY IN TRANSACTION?			<input type="text"/>		
HOME HELP AMOUNT			<input type="text"/>		
FORECLOSURE? Y / N			<input type="text"/>		

1003 Upload

- If no downpayment loan:
 - Click on “Submit”
 - [Message Summary](#) - OR –
 - [Validation Summary](#)
- If downpayment loan:
 - Click on “Add Additional”
 - [Loan Commitment](#)
[Downpayment Loan](#)



The screenshot shows the top navigation bar with 'MAIN MENU', 'SUBMIT' (highlighted with a red box), and 'ADD ADDITIONAL'. Below the navigation bar, the text 'Lender: 999900 - Test Bank' and 'Program: Start Up Purchase' is displayed. The main content area has four tabs: 'LOAN INFO', 'ORIGINATION', 'PROPERTY INFO', and 'BORROWER'. Under the 'LOAN INFO' tab, there are three input fields: 'LOAN NUMBER:', 'LENDER LOAN NUMBER:', and 'LENDER CASE NUMBER:'.

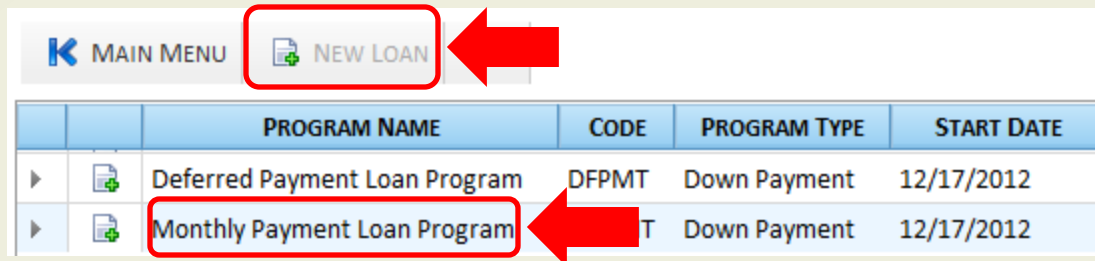




The screenshot shows the top navigation bar with 'MAIN MENU', 'SUBMIT', and 'ADD ADDITIONAL' (highlighted with a red box). Below the navigation bar, the text 'Lender: 999900 - Test Bank' and 'Program: Start Up Purchase' is displayed. The main content area has four tabs: 'LOAN INFO', 'ORIGINATION', 'PROPERTY INFO', and 'BORROWER'. Under the 'LOAN INFO' tab, there are three input fields: 'LOAN NUMBER:', 'LENDER LOAN NUMBER:', and 'LENDER CASE NUMBER:'.

1003 Upload

Downpayment Loan

- Single click on correct downpayment
—Then click “New Loan”



K MAIN MENU		NEW LOAN			
		PROGRAM NAME	CODE	PROGRAM TYPE	START DATE
▶		Deferred Payment Loan Program	DFPMT	Down Payment	12/17/2012
▶		Monthly Payment Loan Program	T	Down Payment	12/17/2012

1003 Upload

Downpayment Loan

1. Single left click on the arrow next to the correct product

- The selection will be green
- Product and program name

2. Single left click on the correct product

- Choose the correct program *(with or without an assistance loan)*
- “New Loan” will become live

3. Click “New Loan”

The screenshot shows the '1003 Upload' interface for a 'Downpayment Loan'. At the top, there are navigation links: 'MAIN MENU', 'PREVIOUS', and 'NEW LOAN'. The 'NEW LOAN' link is highlighted with a red box and a red arrow labeled '3.'. Below the navigation links, there are dropdown menus for 'PROGRAM:' (set to 'Monthly Payment Loan Program') and 'LENDER:' (set to 'Test Bank'). A 'Validation Summary' section shows a red error message: 'Funds: Funds Allotment and/or Funds Allocation is required for the Program Mar'. Below this, there is a table titled 'FUNDS BY PROGRAM:' with a note 'Row with green text: Funds Allocation is'. The table has columns: 'ALLOTMENT NAME', 'PRIORITY', 'CURRENT FUNDS', and 'AVAILAB'. The table lists two rows: 'Mortgage Credit Certificate' and 'Monthly Payment Loan Program (FFY 2014)'. The second row is highlighted with a red box and a red arrow labeled '1.'. Below this table, there is another table titled 'ALLOCATION NAME' with columns: 'ALLOCATION NAME', 'PRIORITY', and 'CURRENT FUNDS'. This table lists two rows: 'FHA w/Monthly Payment Loan START' and 'HFA Pref w/Monthly Payment Loan START'. The second row is highlighted with a red box and a red arrow labeled '2.'. The 'NEW LOAN' link is also highlighted with a red box and a red arrow labeled '3.'.

ALLOTMENT NAME	PRIORITY	CURRENT FUNDS	AVAILAB
Mortgage Credit Certificate			
Monthly Payment Loan Program (FFY 2014)		\$15,590,155.64	\$15,4
Start Up Purchase Monthly Payment Loan Program (FFY 2014)		\$16,925,112.10	\$15,2

ALLOCATION NAME	PRIORITY	CURRENT FUNDS
FHA w/Monthly Payment Loan START	1	\$5,000,000.00
HFA Pref w/Monthly Payment Loan START	1	\$2,925,112.10

1003 Upload

Downpayment Loan

1. Enter the loan amount
 - Increments of \$100
2. Click on calculator icon for P&I payment
3. Click "Submit"

The screenshot shows the '1003 Upload' interface for a 'Downpayment Loan'. At the top, there are navigation buttons: 'MAIN MENU', 'SUBMIT' (highlighted with a red box and arrow labeled '3.'), 'CANCEL LOAN', 'ADD ADDITIONAL', and 'QUICK SEARCH'. Below these, the borrower and lender information is displayed: 'Borrower: Ewing, Patrick', 'Lender: 999900 - Test Bank', and 'Program: Start Up Purchase Program'. The 'LOAN INFO' tab is selected, showing fields for 'LOAN NUMBER', 'PROGRAM' (Monthly Payment Loan Program), 'SERVICER' (U. S. Bank Home Mortgage), 'LOAN TYPE' (Other), 'LOAN AMOUNT' (\$0.00, highlighted with a red box and arrow labeled '1.'), 'INTEREST RATE' (5.0000 %), 'DISCOUNT RATE', 'AMORTIZATION' (Fixed Rate), 'TERM IN MONTHS' (120), and 'P&I' (\$0.00). A red box and arrow labeled '2.' point to a calculator icon in the bottom right corner of the form.

Message Summary

- Successful commitment
 - Message Summary confirms the loan is in Commitment stage
 - If the commitment is out of compliance the user will receive a Validation Summary

Message Summary

- The loan was added successfully.
- The current loan's stage is Commitment.
- Additional Loan
 - The loan was added successfully.
 - The current loan's stage is Commitment.
- You can use the [Create Report] toolbar button any time to create a report to print.

Validation Summary

- Gives information on items out of program compliance
 - Validation Summary items must be adjusted for successful loan commitment
 - Check loan parameters to make sure the loan is within program limits

LOAN INFO	ORIGINATION	PROPERTY INFO	BORROWERS	FINANCE	OTHER	ADDITIONAL LOAN	ERRORS
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Validation Summary

- Compliance Problems:
 - 314: Housing Ratio information is only necessary for Deferred Payment Loan Plus commitments. Please delete the information from Housing Ratio on the Other tab or select
 - 313: Housing Ratio information is only necessary for Deferred Payment Loan Plus commitments. Please delete the information from Housing Ratio 28% or above Y/N on the
 - 23.1: Property Census Tract is blank. Please enter 9999.99. Due to system constraints, Minnesota Housing will determine and enter census tract and targeting information.

For More Information

Partner Solutions Team:
Cheryl Rice, Michael Nguyen, Heidi Welch

7:30 a.m. to 5:00 p.m.

651.296.8215, option 4

mnhousing.solution@state.mn.us

www.mnhousing.gov